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PATENT Attorney Docket No. 47004.000059

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:)
R. Acharya et al.) Examiner: Unknown
Serial No: 09/506,434) Group Art Unit: 276
Filed: February 18, 2000)

For: SYSTEM AND METHOD FOR ELECTRONIC DEPOSIT OF THIRD-PARTY

CHECKS BY NON-COMMERCIAL BANKING CUSTOMERS FROM REMOTE

LOCATIONS

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicant respectfully submits the following documents for the Examiner's consideration. A copy of Form PTO-1449 and copies of each of the listed documents are enclosed for the Examiner's convenience.

Applicant respectfully requests that the Examiner considers the enclosed references and that the Examiner indicates that the references have been considered in this application by returning a copy of the Form PTO-1449 with the Examiner's initials in the left column per MPEP 609.

Attorney Docket No. 47004.000059 Application Serial No. 09/506,434

This Information Disclosure Statement is believed to be submitted before the mailing of a first Office Action. Accordingly, no fees are due. However, if any fees are incurred upon the filing of this Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS

By:

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